

IN RE:
JOSE A. & YVETTE M CRUZ

No.: 06-14237
Judge Squires
Chapter 13

Debtor(s).

RESPONSE TO TRUSTEE NOTICE OF PAYMENT
OF FINAL MORTGAGE CURE AMOUNT dated 07/10/07

NOW COMES HOMECOMINGS FINANCIAL NETWORK ("LENDER"), by and through its attorneys, BARBARA J. DUTTON and the law firm DUTTON & DUTTON, P.C., and in support of its RESPONSE TO TRUSTEE NOTICE OF PAYMENT OF FINAL MORTGAGE CURE AMOUNT dated 07/10/07, states as follows:

1. On 11/01/06, the above captioned Chapter 13 bankruptcy was filed.
2. At this time LENDER has completed an audit of all payments received in this case.
3. A claim was filed in this case in the amount of \$6,237.15. That claim was later increased to \$6,837.15 as a result of a Costs of Collection Motion.
4. That claim has been paid in full.
5. According to the confirmed plan, all post petition payments were to be paid by the Debtor.
6. The most recent post petition funds tendered by the Debtor were applied on 08/07/07. These funds were applied to the 06/01/07 and 07/01/07 post petition payments.
7. At this time, there is \$258.09 in suspense and the loan is post petition due for the 08/01/07 payment.

RESPECTFULLY SUBMITTED:

HOMECOMINGS FINANCIAL
NETWORK,

/s/ Barbara J. Dutton

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